

B6J (Official Form 6J) (12/07)

In re Lisa A Moran

Case No. 13-29600

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,800.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>	
b. Is property insurance included?	Yes <u> </u> No <u>X</u>	
2. Utilities:		\$ <u>495.00</u>
a. Electricity and heating fuel		\$ <u>50.00</u>
b. Water and sewer		\$ <u>260.00</u>
c. Telephone		\$ <u>329.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>65.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>600.00</u>
4. Food		\$ <u>100.00</u>
5. Clothing		\$ <u>50.00</u>
6. Laundry and dry cleaning		\$ <u>260.00</u>
7. Medical and dental expenses		\$ <u>400.00</u>
8. Transportation (not including car payments)		\$ <u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>0.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$ <u>10.00</u>
a. Homeowner's or renter's		\$ <u>347.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>184.00</u>
d. Auto		\$ <u>0.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$ <u>0.00</u>
(Specify)		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>See Detailed Expense Attachment</u>		\$ <u>190.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>5,140.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
<u>-daughter is no longer commuting to college at Montclair State. Consequently, transportation, food, maintenance, and medical bills have all been decreased</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>5,243.07</u>
b. Average monthly expenses from Line 18 above		\$ <u>5,140.00</u>
c. Monthly net income (a. minus b.)		\$ <u>103.07</u>

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Detailed Expense Attachment

Other Utility Expenditures:

<u>cable internet</u>	\$	<u>240.00</u>
<u>garbage collection</u>	\$	<u>89.00</u>
Total Other Utility Expenditures	\$	329.00

Other Expenditures:

<u>pet food/vet care</u>	\$	<u>45.00</u>
<u>hair cuts/care</u>	\$	<u>45.00</u>
<u>car maintenance</u>	\$	<u>100.00</u>
Total Other Expenditures	\$	190.00